
State:	Arkansas	Filing Company:	American Family Life Assurance Company of Columbus
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	2013 VALUATION INTEREST RATE CHANGE		
Project Name/Number:	2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE		

Filing at a Glance

Company:	American Family Life Assurance Company of Columbus
Product Name:	2013 VALUATION INTEREST RATE CHANGE
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	12/06/2012
SERFF Tr Num:	AFLA-128800159
SERFF Status:	Closed-Accepted For Informational Purposes
State Tr Num:	
State Status:	Closed-Accepted for Informational Purposes
Co Tr Num:	2013 VALUATION INTEREST RATE CHANGE
Implementation	01/01/2013
Date Requested:	
Author(s):	Tamara Graham
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/11/2012
Disposition Status:	Accepted For Informational Purposes
Implementation Date:	
State Filing Description:	

State: Arkansas

Filing Company: American Family Life Assurance Company of
Columbus

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: 2013 VALUATION INTEREST RATE CHANGE

Project Name/Number: 2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE

General Information

Project Name: 2013 VALUATION INTEREST RATE CHANGE Status of Filing in Domicile: Pending

Project Number: 2013 VALUATION INTEREST RATE
CHANGE

Date Approved in Domicile:

Requested Filing Mode: Informational

Domicile Status Comments: A similar filing has been filed
through the Interstate Insurance Product Regulatory
Commission (IIPRC) for Nebraska, our state of domicile, on
December 4, 2012.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 12/11/2012

State Status Changed: 12/11/2012

Deemer Date:

Created By: Tamara Graham

Submitted By: Tamara Graham

Corresponding Filing Tracking Number: AFLA-126318884,
AFLA-126480197, AND AFLA-126403526

Filing Description:

This filing is being submitted for INFORMATIONAL PURPOSES ONLY. A similar filing has been filed through the Interstate
Insurance Product Regulatory Commission (IIPRC) for Nebraska, our state of domicile, on December 4, 2012.

The purpose of this filing is to comply with the reduction in the statutory valuation interest rates for 2013 life insurance issues. The maximum statutory valuation interest rate for life policies will change from 4 percent to 3.5 percent for life policies that are issued on or January 1, 2013. This change shall not apply to in-force policies.

Page 3 of Whole Life Policy Form A64100AR has been revised to show the above change.

Page 3 of Juvenile Whole Life Policy Form A65JWOAR has been revised to show the above change.

Amended actuarial memorandums are enclosed pursuant to filing procedures.

Company and Contact

Filing Contact Information

Tamara Graham, Policy Analyst
1932 Wynnton Road
Columbus, GA 31999tgraham@aflac.com
706-596-3055 [Phone]
706-660-7080 [FAX]

Filing Company Information

American Family Life Assurance
Company of Columbus
1932 Wynnton Road
Columbus, GA 31999
(706) 323-3431 ext. [Phone]CoCode: 60380
Group Code: 370
Group Name:
FEIN Number: 58-0663085State of Domicile: Nebraska
Company Type: Life and
Health
State ID Number:

SERFF Tracking #: AFLA-128800159

State Tracking #:

Company Tracking #: 2013 VALUATION INTEREST
RATE CHANGE

State: Arkansas

Filing Company: American Family Life Assurance Company of
Columbus

TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other

Product Name: 2013 VALUATION INTEREST RATE CHANGE

Project Name/Number: 2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? No
Fee Explanation: (2 POLICY PAGES+3 MEMORANDUMS) X \$50.00= \$250.00
Per Company: No

Company	Amount	Date Processed	Transaction #
American Family Life Assurance Company of Columbus	\$250.00	12/06/2012	65517712

SERFF Tracking #:	AFLA-128800159	State Tracking #:		Company Tracking #:	2013 VALUATION INTEREST RATE CHANGE
State:	Arkansas	Filing Company:	American Family Life Assurance Company of Columbus		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	2013 VALUATION INTEREST RATE CHANGE				
Project Name/Number:	2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Informational Purposes	Linda Bird	12/11/2012	12/11/2012

SERFF Tracking #:	AFLA-128800159	State Tracking #:		Company Tracking #:	2013 VALUATION INTEREST RATE CHANGE
State:	Arkansas	Filing Company:	American Family Life Assurance Company of Columbus		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	2013 VALUATION INTEREST RATE CHANGE				
Project Name/Number:	2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE				

Disposition

Disposition Date: 12/11/2012

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	AMENDED ACTUARIAL MEMORANDUM FOR AFLA-126318884		No
Supporting Document	AMENDED ACTUARIAL MEMORANDUM FOR AFLA-126480197		No
Supporting Document	AMENDED ACTUARIAL MEMORANDUM FOR AFLA-126403526		No
Supporting Document	AMENDED SPECIFICATION PAGES		Yes

SERFF Tracking #:	AFLA-128800159	State Tracking #:		Company Tracking #:	2013 VALUATION INTEREST RATE CHANGE
State:	Arkansas	Filing Company:	American Family Life Assurance Company of Columbus		
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other				
Product Name:	2013 VALUATION INTEREST RATE CHANGE				
Project Name/Number:	2013 VALUATION INTEREST RATE CHANGE/2013 VALUATION INTEREST RATE CHANGE				

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	AMENDED SPECIFICATION PAGES		
Comments:			
Attachment(s):			
PAGE 3 OF A65JWOAR.pdf			
PAGE 3 OF A64100AR.pdf			

TABLE OF GUARANTEED POLICY VALUES

Values for the policy amount of insurance shown in the Policy Schedule

<u>Policy Year Ending On</u>	<u>Cash Value</u>	<u>Paid Up Insurance</u>	<u>Extended Term</u>	
			<u>Years</u>	<u>Days</u>
Jan. 1, 2011	0.00	0.00	0	0
Jan. 1, 2012	0.00	0.00	0	0
Jan. 1, 2013	0.00	0.00	0	0
Jan. 1, 2014	34.80	564.05	6	136
Jan. 1, 2015	94.60	1,470.11	17	255
Jan. 1, 2016	156.60	2,335.60	30	5
Jan. 1, 2017	220.80	3,163.33	34	6
Jan. 1, 2018	287.60	3,960.16	25	180
Jan. 1, 2019	349.70	4,628.59	29	93
Jan. 1, 2020	414.40	5,272.19	32	90
Jan. 1, 2021	482.00	5,893.42	34	176
Jan. 1, 2022	552.90	6,495.25	36	58
Jan. 1, 2023	627.10	7,076.15	37	184
Jan. 1, 2024	704.70	7,636.64	38	207
Jan. 1, 2025	785.90	8,177.66	39	142
Jan. 1, 2026	870.60	8,697.76	40	12
Jan. 1, 2027	958.90	9,197.86	40	199
Jan. 1, 2028	1,051.20	9,679.20	40	348
Jan. 1, 2029	1,148.10	10,145.08	41	98
Jan. 1, 2030	1,249.90	10,595.51	41	179
Age 60	7,025.00	18,009.59	30	17
Age 65	8,503.20	18,496.40	27	22
RESERVE INTEREST RATE:	3.50%			
NONFORFEITURE INTEREST RATE:	5.00%			

TABLE OF GUARANTEED POLICY VALUES

Values for the policy amount of insurance shown in the Policy Schedule

Policy Year Ending On	Cash Value	Paid-Up Insurance	Extended-Term Years	Days
June 1, 2011	\$ 0.00	\$ 0.00	0	0
June 1, 2012	\$ 0.00	\$ 0.00	0	0
June 1, 2013	\$ 187.10	\$ 1,110.52	2	309
June 1, 2014	\$ 622.00	\$ 3,538.61	7	329
June 1, 2015	\$ 1,075.20	\$ 5,863.31	11	310
June 1, 2016	\$ 1,546.30	\$ 8,083.98	14	297
June 1, 2017	\$ 2,035.40	\$ 10,203.44	16	349
June 1, 2018	\$ 2,541.90	\$ 12,222.01	18	228
June 1, 2019	\$ 3,065.50	\$ 14,142.36	19	314
June 1, 2020	\$ 3,606.40	\$ 15,969.37	20	290
June 1, 2021	\$ 4,164.70	\$ 17,707.26	21	195
June 1, 2022	\$ 4,741.70	\$ 19,363.77	22	51
June 1, 2023	\$ 5,340.40	\$ 20,949.59	22	227
June 1, 2024	\$ 5,964.00	\$ 22,473.71	22	359
June 1, 2025	\$ 6,612.30	\$ 23,935.91	23	82
June 1, 2026	\$ 7,284.10	\$ 25,334.32	23	137
June 1, 2027	\$ 7,978.10	\$ 26,668.39	23	165
June 1, 2028	\$ 8,692.90	\$ 27,938.10	23	169
June 1, 2029	\$ 9,427.70	\$ 29,145.25	23	152
June 1, 2030	\$ 10,179.30	\$ 30,288.41	23	113
Age 60	\$ 14,206.10	\$ 35,196.73	22	47
Age 65	\$ 18,616.30	\$ 38,979.52	20	103

RESERVE INTEREST RATE : 3.50%
NONFORFEITURE INTEREST RATE: 5.00%